

U.S. Small Business Administration

SBA

The letters 'SBA' are rendered in a large, bold, black serif font. Behind the letters, there is a blue gradient shape that starts as a thin line at the bottom left and expands into a large, upward-pointing triangle on the right side, creating a sense of growth and upward movement.

Your Small Business Resource

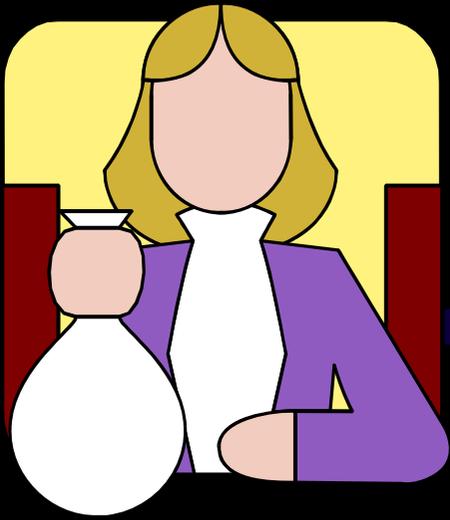
*U.S. Small Business Administration
Richmond District Office*

America's Small Business Resource



U.S. Small Business Administration

Ronald E. Bew
District Director

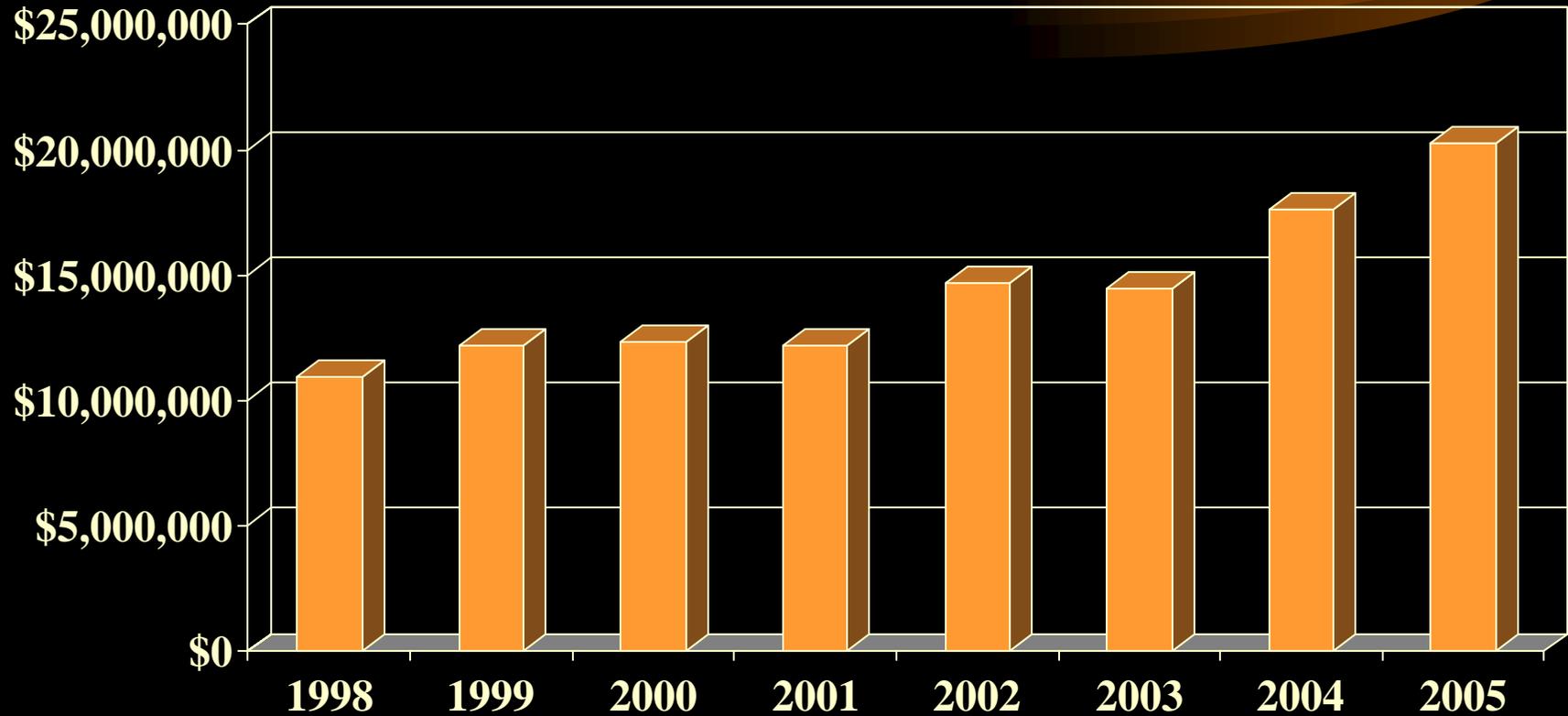


Basic SBA Programs FY2007 Proposed Budget

- 7(a)** - \$17.5 Billion nationwide
- 504** - \$7.5 Billion nationwide

SBA Nationwide Loan Volume

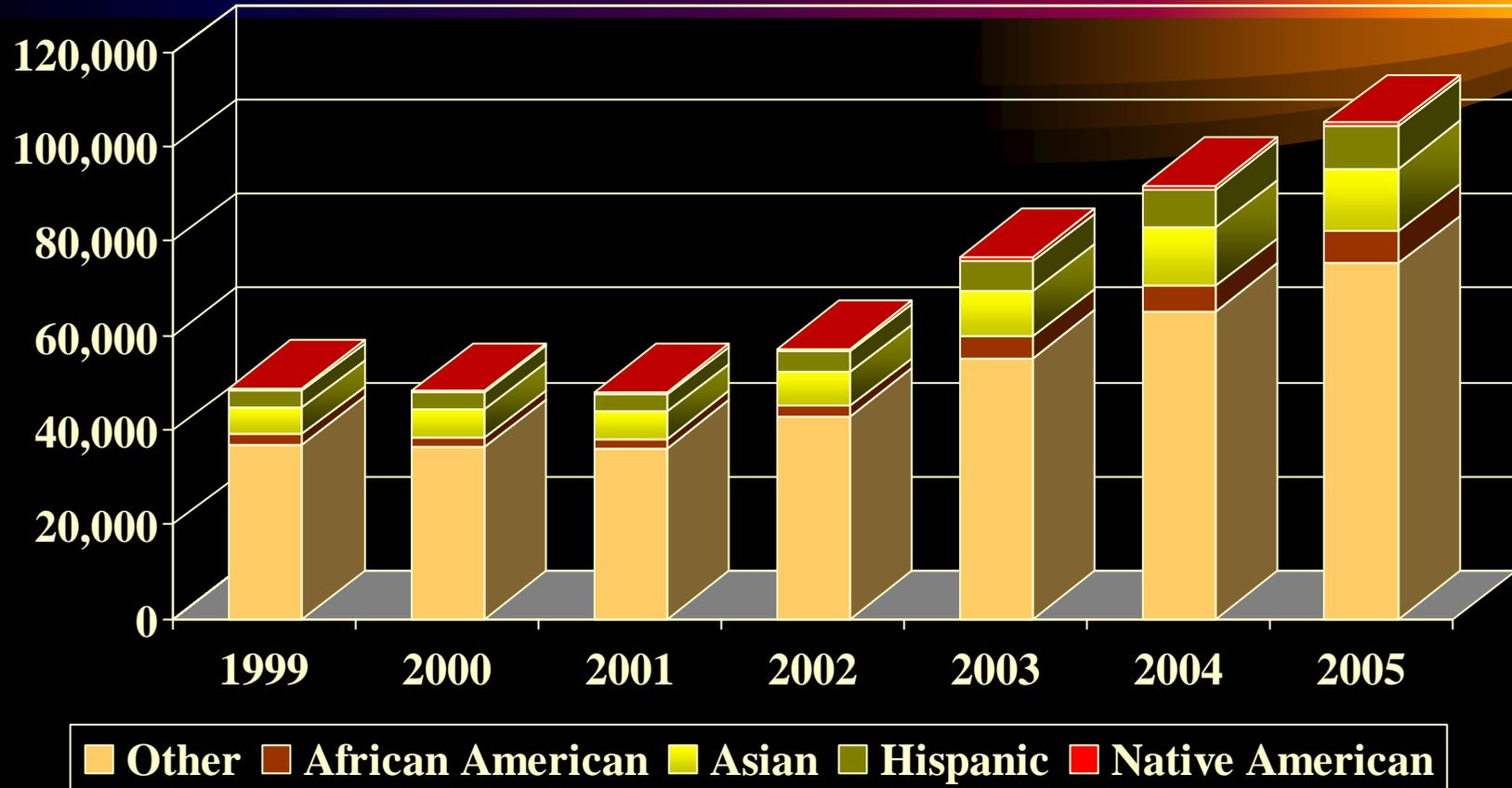
Dollars in thousands



7(a) and 504 Loans Only

SBA Nationwide Number of Loans

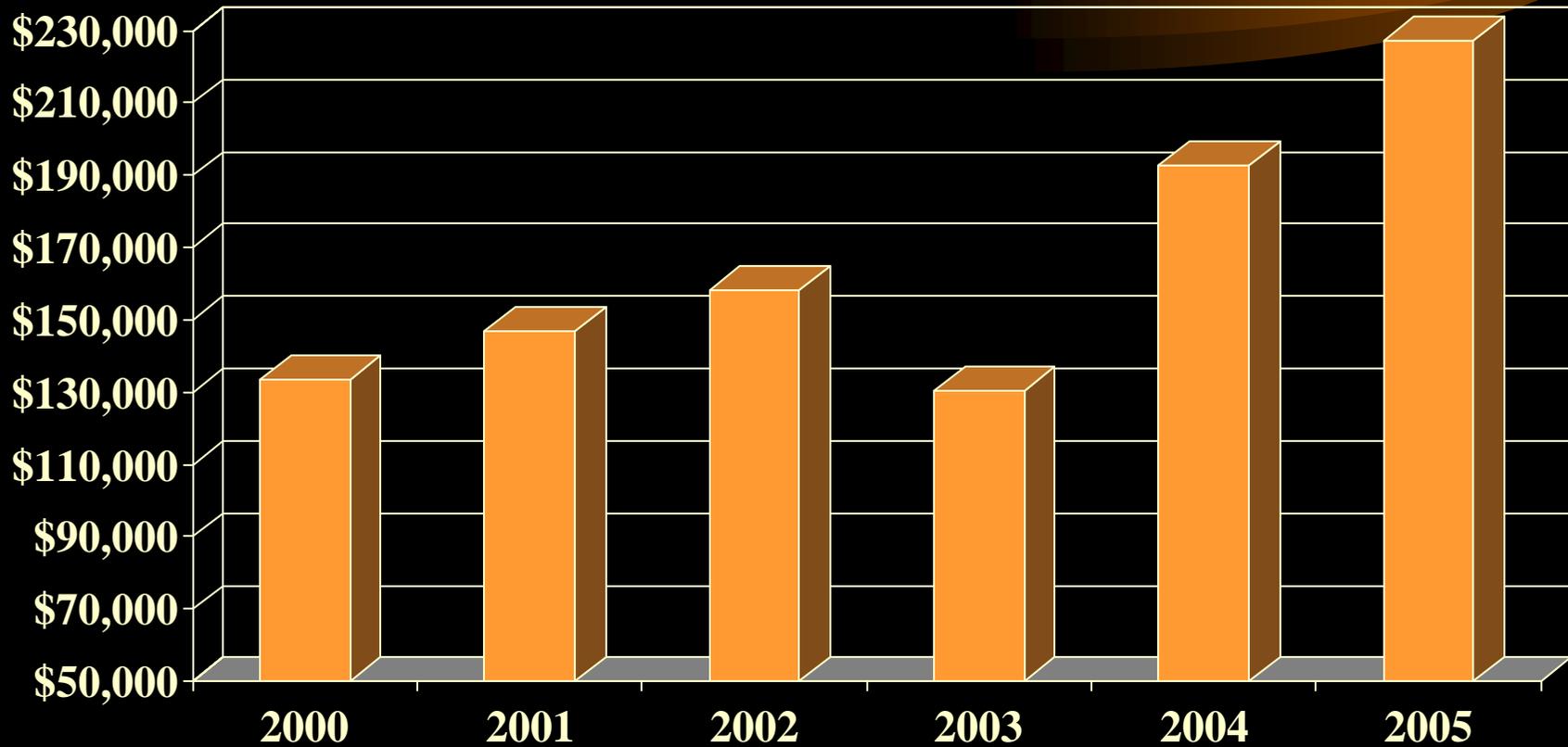
Numbers in thousands



7(a) and 504 Loans only

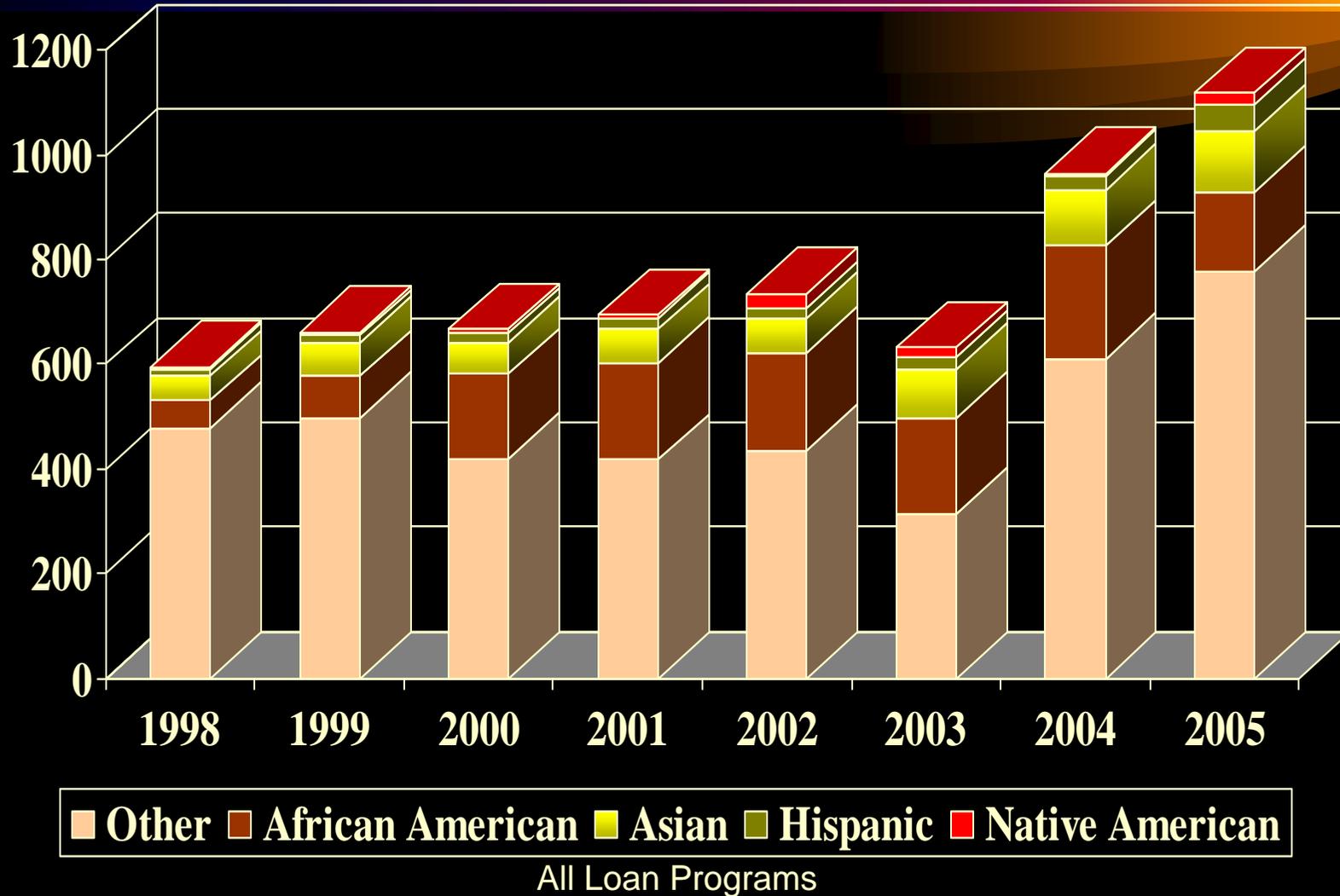
Richmond District Loan Volume

Dollars in thousands



All Loan Programs

Richmond District Number of Loans





7(a) Loan Guaranty Program

- \$2,000,000 loan limit

Loans may be used for any reasonable business purpose including:

Equipment

Necessary debt refinancing

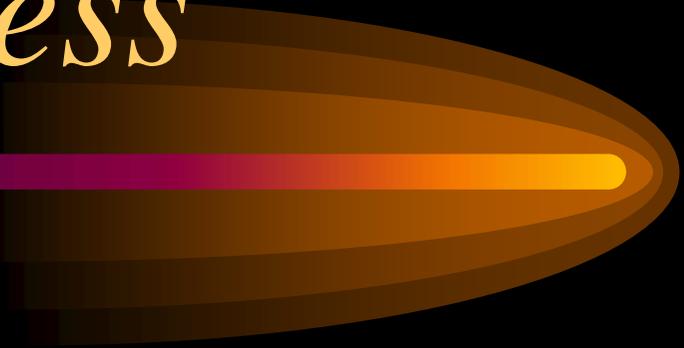
Inventory

Business purchase

Working Capital

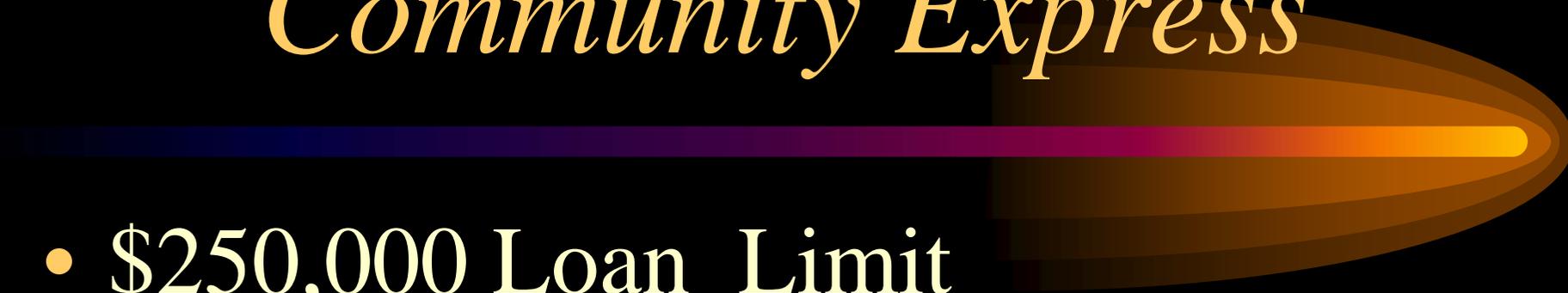
Real estate purchase or improvement

SBA Express



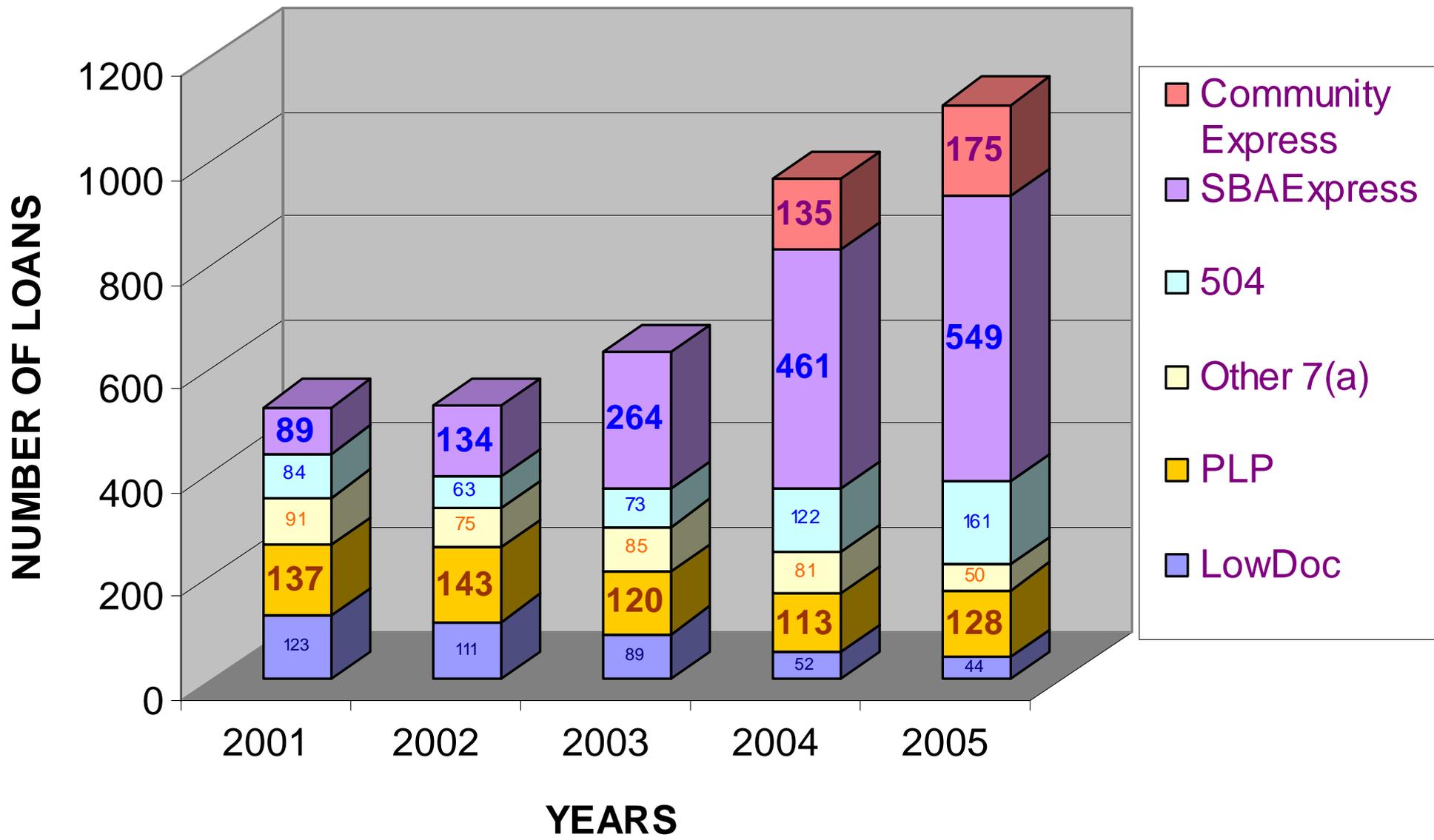
- \$350,000 Loan Limit
- No SBA Loan Application
- Simple expedited loan approval procedure

Community Express



- \$250,000 Loan Limit
 - Most Community Express lenders impose a lower loan limit so that loans may be made on an unsecured basis.

LOANS BY DELIVERY METHOD





[Richmond, Va](#)

Other SBA Offices

please select

- [About Us](#)
- [News](#)
- [Training Calendar](#)
- [Counseling and Training Resources](#)
- [Startup Kit](#)
- [Financing](#)
- [Opportunities](#)
- [Laws and Regulations](#)
- [Assets for Sale](#)
- [Disaster](#)
- [Business Cards](#)
- [Local Resources](#)
- [Comments](#)

Search This Area

Local Success Stories

Small businesses have become household names with the help of the SBA



In addition to extensive planning and research, Timberville, Va. entrepreneurs Randy and Shirley Andes brought over 25 years experience and a lifelong dream to realization when they opened [Randy's Do it Best Hardware](#) in July 2001.

Over the past five years, their business has grown quickly due to Randy's astute management style and their emphasis on excellent customer service. At Randy's Do it Best Hardware, "there is no business without customers", he said. They go above and beyond what is expected from the minute the customer enters our doors. [Read more Success Stories...](#)

Your Local SBA

Richmond, VA District Office

400 North 8th Street
Federal Bldg., Suite 1150
P.O. Box 10126
Richmond, VA 23240-0126
(804) 771-2400 Fax 771-2764

[Mail this page to a friend](#)

[2006 Virginia Small Business and Lender Awards](#)

What's New?

- [Project Hope - assisting disaster-affected small business owners](#)
- [Urban Entrepreneur Partnership](#)
- [Veteran Incentives provided by participating Lenders](#)
- [Need between \\$5K and \\$250K to start or grow your small business? Consider a CommunityExpress Loan.](#)
- [Entrepreneur Express 30 City Tour Small Business Workshop Schedule](#)